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ABSTRACT

This fact sheet provides statistics on various aspects of the special concern of midlife and older women in the labor force. It looks at the number of such women in the work force, marital status, displaced homemakers, and occupational categories represented by these women. Other areas of consideration are the cost-effectiveness of hiring older women, the strong labor force attachment of midlife and older women, earnings, the relationship between lower wages and lower retirement incomes for women, anti-age discrimination laws, and age discrimination as a barrier to full employment for midlife and older women. The fact sheet also contains a report on older women and employment, entitled "A Summary: Women, Work, and Age." This report presents a profile of midlife and older women in the labor force, discusses research findings on cultural bias and the reality of the situation, addresses age discrimination, and briefly mentions employer response to the employment needs of older women. The report concludes with a review of future trends regarding these women, including the climbing labor force participation rate of women 45 to 64, women's demands on society and employers, women over 65 working outside the home, and labor union membership. (YLB)

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Women, Work and Age

A Fact Sheet

In 1986, there were 14 million women age 45 and over in the U.S. labor force.

Older women make up 12% of the entire labor force. More than one in four women workers (27%) is over age 45.

Fifty four percent of all women between the ages of 45 and 64 work, 70% of them full time.

Two-thirds (66%) of all women age 45 to 54 and 42% of women 55 to 64 are working outside the home. After age 65, 7% of all women are employed, although between the ages of 65 and 69, 13% are in the labor force.

Whether married or single, the majority of mid-life and older women work because of economic need.

Half of married women (50%), three-fourths of divorced women (76%), more than two-thirds of never-married women (69%), and half of widows (49%) age 45 to 64 are in the labor force.

In the 1980 census there were 11.4 million displaced homemakers.

These women had lost their primary source of income due to divorce, widowhood, prolonged unemployment of spouse, disability, or loss of eligibility for public assistance.

- 78.5% of displaced homemakers are women over age 45;
- 39% of all displaced homemakers live in poverty;
- 22% have dependent children.

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The majority of mid-life and older women (77%) are in non-professional occupations in clerical, sales, service, factory or plant jobs.

Occupation	Percent of employed women over 45
Managerial, Administrative, Executive	10%
Professional	13%
Technical, Sales, and Administrative support, including clerical	43%
Service	19%
Precision production, Craft, and Repair	3%
Machine operators, Fabricators, and Laborers	10%
Farmers, Forestry, and Fishing	2%

It is cost-effective for an employer to hire an older woman.

- A woman of 50 is likely to give 15 years of service to one employer: The median job tenure of women 55 to 64 (10.3 years) is three times that of women 25 to 34 (3.2 years).
- Research findings show that intellectually workers in their 50s and 60s function as well or better than workers in their 20s and 30s.
- Corporate studies have demonstrated that older workers are more dependable, have better attendance records, and do as much work as younger employees.

Historically, mid-life and older women have had a strong labor force attachment.

Thirty-three percent of women who retired in 1980-81 reported working for one employer at least 20 years. Only 8% reported less than five years in their "longest held" job. It is estimated that half of all women now 45 to 54 have been in the labor force more than 20 years.

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Women between the ages of 45 and 64 earn 61¢ for every $1.00 earned by mid-life and older men.

Ages	1986 Annual Average Weekly Earnings	
	Men	Women
45–54	$505	$308
55–64	484	295
65+	358	255

Lower wages during their working lives mean that older women have lower retirement incomes than men.

- The vast majority of older women rely on Social Security as their only significant source of income. In December, 1986, the average benefit payment for a retired woman was $334; for a retired man, $548.
- In 1985 only 21% of retired women received any income from pensions, either their own or their husbands'. Forty six percent of men received pensions. The average amount of pension received by women was $358 per month; for men, $573.
- Sixteen percent of all women over 65 have incomes below the poverty line. Another 25% are close to the poverty line. The median income for women over 65 is $6,313; for men, $10,900.

Sources of Reference:

Bureau of Labor Statistics
Bureau of the Census
Older Women's League
Social Security Administration
Displaced Homemakers Network

It is unlawful to discriminate because of age against women between the ages of 40 and 70 in hiring, training, promoting or laying off employees.

The Age Discrimination in Employment Act of 1967 (ADEA) and its amendments protect older workers from discrimination by age in private companies with 20 or more employees and in local, state and federal government jobs. Forty eight states also have anti-age discrimination laws.

Age discrimination is a barrier to full employment for many mid-life and older women who want to work.

Despite the law, some employers continue to:

- show preference for youth in "entry-level" jobs or recruit solely from college campuses;
- use non-job-related selection criteria such as requiring a college degree (only 12% of women over 45 are college graduates);
- discount skills older women have gained from volunteer work and unpaid work in the home;
- assume that older women are less desirable as employees due to the physical and psychological effects of aging.

The National Commission on Working Women of Wider Opportunities for Women was created in 1977 to focus on the needs and concerns of the nearly 80% of the female work force concentrated in sales, service, clerical and factory jobs.

Resources for further information

Older Women's League
1325 G Street, N.W. Lower Level
Washington, DC 20005
(202) 783-6686

American Association of Retired Persons
Women's Initiative and Worker Equity Program
1909 K Street, N.W.
Washington, DC 20049
(202) 872-4700 or 728-4700

National Coalition on Older Women's Issues
2401 Virginia Avenue, N.W.
Washington, DC 20037
(202) 466-7834

U.S. Senate Special Committee on Aging
SD G33 Dirksen Senate Office Building
Washington, DC 20510
(202) 224-5364

National Gray Panthers
311 South Juniper Street
Suite 601
Philadelphia, PA 19107
(215) 545-6555

Displaced Homemakers Network
1411 K Street, N.W.,
Suite 930
Washington, DC 20005
(202) 628-6767

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A Report on Older Women and Employment

Introduction

There are important reasons why special attention should be paid to the work lives of women age 45 to 64. Because most working women spend their lives in low-paying jobs, they are economically more vulnerable than men as they grow older. As a whole, their wages, always lower than men's, begin to decline in midlife even as male earnings continue to rise to their peak. A lifetime of low wages, inadequate benefits, and the lack of pension coverage for up to 80% of older women means that a significant number of retired women live in or near poverty.

The majority of older women now in their fifties or early sixties did not plan or train for a career when they were young. In addition to working in low-paying jobs, many women interrupted their work lives for child rearing and family responsibilities. This means they are less likely than men to have seniority, to be vested in a pension, or to rise through the ranks; and they are more likely at midlife to find themselves working in an entry-level or part-time job.

Furthermore, the situation of older women workers is compounded by a cultural bias which views them differently than men in the work force, especially as they age. Negative stereotypes—about older women's health, productivity, trainability, or simply their desirability and attractiveness on the job—are extremely difficult to overcome. Despite recent positive media attention on the health and fitness of women (and men) in their fifties and sixties—the "young old"—and despite research studies that tend to refute the negative stereotypes, such popular biases remain powerful influences on the attitudes and behavior of employers, supervisors and of older women themselves.

Profile

* More than half (54%) of all midlife and older American women are in the work force—numbering nearly 14 million. Today more than one out of every 10 workers in the United States is a woman over the age of 45. Seventy percent work full time.

* Like their younger counterparts, most older women work in nonprofessional occupations. More than three fourths (77%) are in clerical, sales, service, factory or plant jobs. Having followed traditional gender roles, older women experience greater job segregation than younger women and are more likely to be in female-dominated occupations.

> *"I feel that I am a capable, steady worker, yet I cannot find good steady employment, and I am ten years younger than the President of the United States."*

* Middle aged women earn about 61¢ for every dollar earned by middle aged men. In 1985, women aged 45 to 54 working full-time earned an average of $17,009 a year, while men that age averaged $29,880.

* Many older working women have inadequate benefits because they work for small companies, in service industries, or in temporary or part-time jobs. A significant number for example, receive little or no health care coverage as a job benefit.

* Thirty five percent of women 45 to 64 are widowed, divorced, separated or have never been married. More than two out of three of them are in the work force. Due to the unprecedented and rapid increase in the incidence of divorce since the late 1960s, many women now in their fifties and sixties have become displaced homemakers after years of being at home supported by their husbands. Most older women who have been homemakers need support services and job training to make a new life for themselves as working women.

* While older women generally have lower rates of unemployment than younger women, the statistics do not show the significant numbers of older women who have ceased looking for work because of prolonged, unsuccessful job searches; those who elect early retirement when they are "let go" from their jobs; or those who, although working, are "underemployed" in terms of their skills and wages or are working part time involuntarily.

Cultural Bias and Reality

Research shows that significant numbers of employers believe popular negative stereotypes and myths about older women workers. One of the most resilient myths concerning midlife and older women is that they are "stuck in their ways" and therefore difficult to train and supervise. A Conference Board survey of 363 companies in 1984 found that 69% of managers agreed with the statement that older workers in general "tend to be less flexible and more resistant to change."

In fact, most older women workers enjoy good mental health, both intellectually and emotionally. Performance studies show older workers perform as well or better than workers 30 to 40 years younger in mental and intellectual capacities. Older women (and men) maintain their IQ levels, vocabulary, and creative thinking skills well into retirement age.

Furthermore, in this era of rapid technological change, *all* workers' skills, regardless of age, can become obsolete over a period of five to 10 years unless re-training and updating are consistently available.

> *"Recently I was told by a local employment agency counselor that the employers like the 'cutesy-pie young girls.' She indicated that there would be no point in sending me out on interviews no matter that my qualifications would match those for the job."*

A second myth regarding older women is that they are not long-term, serious employees and do not need to work.

The reality is that most older women work out of economic necessity. In fact, middle-aged and older women are more likely to have families to support than younger women. Research shows that older workers are less likely to leave the labor force or change jobs than younger workers.

Yet a third myth attributed to older women is that they are not cost-effective to an employer. According to the stereotype, because of low productivity and high benefit rates (particularly for health insurance), older women workers cost more to hire and train than younger ones.

However, the facts show that employing older women can be as cost effective as

employing younger female workers. Health insurance costs for older workers are not greater than for younger workers in 90% of companies. Possible higher health insurance and benefit costs to very small companies are offset by lower turnover and increased productivity, due to the specialized skills and experience of older women workers.

A fourth myth concerns older women's physical health. According to this stereotype, older women workers experience deteriorating health and physical ability as they age, which affects their job performance.

However, the majority of women enjoy good physical and mental health well into their sixties and regard their own health positively. Over 75% of women over age 45 rate their health as good or excellent. In a 1982 study of women and men over age 50, only 13% cited poor health as the reason for leaving their last job.

In addition, because of their greater experience and accuracy on the job, older women suffer from fewer work-related accidents and miss fewer days of work due to injuries.

"The last bank where I had worked (as a bookkeeper) for six years was sold. The 'older employees' (I was 49) were given the choice of a drastic decrease in wages or resigning. I chose to resign, and my search for new employment began. Each job I applied for, usually a person under 25 was hired who had no experience. In one interview, the person told me no applicant over 25 was even considered. I am presently working as a cashier and bookkeeper in a retail store for $3.45 per hour. I have 14 years banking experience, two computer courses and excellent references. Just one thing wrong—I am 51 years old."

Age Discrimination

An inevitable consequence of attitudes and beliefs which devalue midlife and older women is discriminatory behavior. Although age discrimination has been illegal since passage of the Age Discrimination in Employment Act of 1967 (ADEA), it is widespread, keeping many older women in low-level jobs or preventing them from being hired at all. Letters from older women to the Commission about their experience in the work force document the difficulties they face getting hired and on the job.

Although it is illegal to indicate age or sex requirements in the help-wanted sections of the newspaper, employers circumvent the law by placing ads that call for "recent college graduate" or want applicants with "one to two years experience." Employment agencies often discriminate in a similar manner.

"I worked for (a federal agency) for 15 years. My manager said, 'Of all the secretaries I've met, you rate among the best.' I replied, 'How is it I can't get a promotion?' He said, 'Look around and see for yourself. There's a certain amount of bias around here. They aren't promoting older secretaries.'"

On the job, age discrimination may take the form of being passed over for promotion or training opportunities. Some of our correspondents endured harassment on the job from younger employees, such as being asked constantly when they were going to retire, or being threatened verbally.

Age discrimination can also be found in the process of laying off workers or encouraging early retirement. The majority of older women's employment troubles begin when they are terminated in their fifties or early sixties. Many are abruptly fired or "let go" ostensibly for cost-cutting measures or as they are told, because they do not " 'fit in with a company's younger image.' " Most often a younger, lower-paid worker will be hired or promoted in their place, or an older secretary is let go while younger ones are kept on.

Despite the existence of the ADEA, older women receive very little real protection against age discrimination. The reasons for this gap between theory and practice include lack of education about and awareness of their legal rights under ADEA, the fear of harassment and intimidation from employers, and a weakened enforcement of the law itself.

Employer Responses

A growing number of employers in the private and public sectors are studying the question of employment needs of older workers. Examples of employer practices include: maintaining a retired-worker labor pool and hiring back retirees on a part-time or as-needed basis; job-sharing and flextime arrangements to ease the transition between work and retirement; and retraining or job redesign to meet the needs of individual older workers.

Future Trends

* The labor force participation rate of women 45 to 64 will continue to climb steadily. By the year 1995, more than 16 million midlife and older women will have jobs outside the home. It is also predicted that the rate of growth in the entire labor force will slow down significantly over the next ten years due to a shrinking number of young workers 16 to 24 years old and to a continued decrease in the rate of older men's labor force participation.

* As their labor force participation increases, women will make greater demands on society and employers. Many women in their forties and fifties will not be content to keep working at the same dead-end, low-wage jobs for 30 years or more. Midlife and older working women will demand and receive opportunities for training and promotions, access to career ladders, and provisions for child and dependent care.

* Women in their fifties and sixties—because of lifetime low earnings and no savings, early retirement of a spouse, or the desire to work for self-fulfillment—may elect to work outside the home beyond the age of 65 in increasing numbers.

* Labor unions are looking to the growing numbers of working women as an excellent source of renewed membership strength. Older women now in leadership within unions and the Coalition of Labor Union Women will pave the way for better pay and working conditions for older women workers for tomorrow.

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